

Informal Business Valuation | Buy-Sell Review



Protect your clients while closing more sales



Sales opportunities under informal business valuations and buy-sell reviews

Nationwide's information business valuation and buy-sell review are designed to educate and motivate business owners to take action on items that will impact their business legacy. The reports generated offer empowering, actionable items regarding the value of their business, the current terms of their agreements and other important financial information. With these reports, you can assist your client to ensure their goals and objectives are met with financial and insurance products such as: life insurance, retirement plans, business insurance and more.

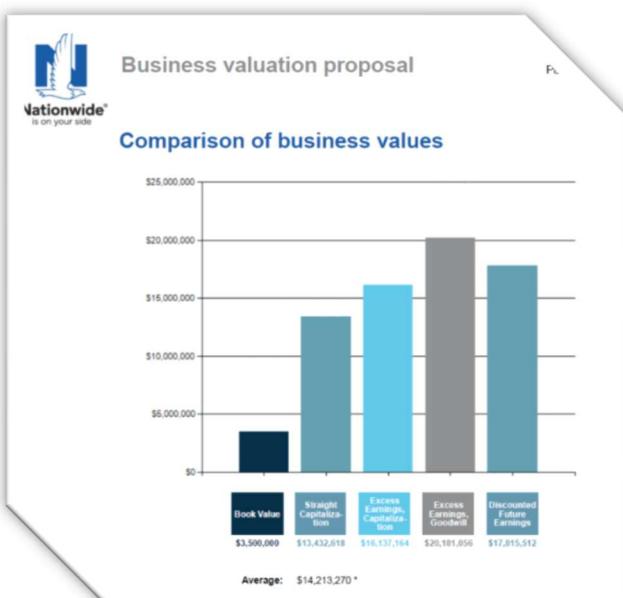
Know the value of your business- Informal Business Valuation

The starting point for any business planning is figuring out what you have. Nationwide makes this simple with our two-page fact finder. Your fact finder and supplemental information will be reviewed by our team of attorneys, CPAs and financial professionals. The report will include key information relating to your client's industry, items driving value and other items that will drive sales solutions. Once you review the reports, our team is here for you and your clients to discuss the informal business valuation or other questions you may have.

Our services are here for you

Nationwide's information business valuation is not intended to provide a fair market value of your client's business for the purpose of a sale. Before a sale occurs, your client faces protection risk associated with the value of their business. The value of their business should be understood and protected from both the known and unknown events.

Your report will include:



Assessment of value and methodology



Industry notes and other considerations

Do the terms still make sense?- buy-sell review

Buy-sell agreements are unique to each business, but many business owners do not update their agreements as their business changes. Our team of professionals will review the terms of the agreement and provide a report that details out items that may be opposed to your client's goals and objectives. Our team will identify key terms such as:

- Triggering events (retirement, death, disability, etc.).
- Who can purchase or receive their business interest?
- Price, funding, and terms of sale.
- Business continuation so employees and customers are protected during transition.
- Identify any funding shortfalls



Our services are here for you

Nationwide's buy-sell review does not replace your client's legal counsel. Rather, this review is to help educate your client on the terms of their agreement and provide feedback they may want to discuss with their local counsel to ensure their goals and objectives are in line with their expectations.

Solutions to expect in your report

Buy-sell & Succession planning-

- Life insurance coverage for death, disability and retirement planning at triggering events identified in buy-sell review
- Determine if new agreements are needed to align with goals and objectives
- Tax strategies for current operations
- Strategies for how to sell their operation (current owners, family, employees, or third party)

Solutions to expect in your report

Retirement and business protection-

- Key person coverage
- Executive bonus (reward/retain key employees)
- Deferred compensation
- Split dollar planning
- Retirement plans (profit sharing, cash balance, SEP, SIMPLE IRA)
- Cyber security protection
- Business continuity protection
- Loan protection

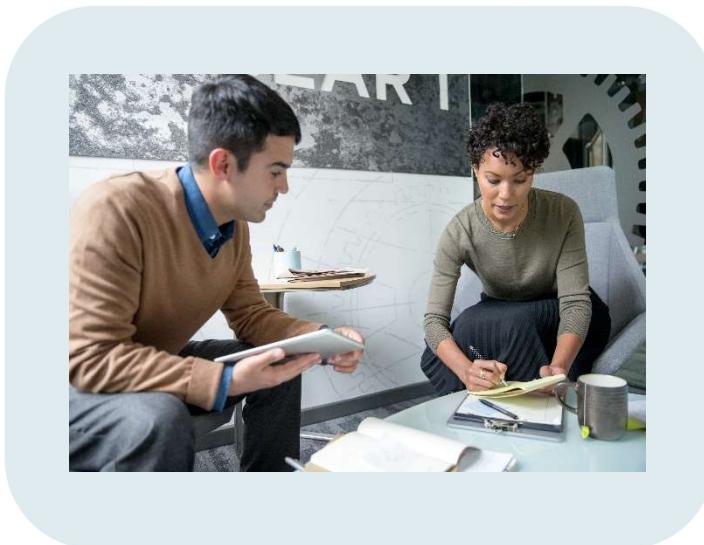
Individual estate and insurance planning-

- Estate equalization
- Federal and State estate taxes
- Family protection

Program criteria and best fit

Nationwide's information business valuation and buy-sell review are designed for established, profitable businesses that meet one or both of the following:

- **Have a book value of \$500,000 or more; and/or**
- **Have revenues of \$2,000,000 or more**



Top industries for our services

While there are exceptions to who we can assist, most businesses are eligible for our services. However, a few that fit best for our services are:

- **Construction companies**
- **Manufacturing companies**
- **Farm/Ranch operations**
- **Professional service companies** (Doctors, dentist, lawyers, accounting firms, financial advisors, etc.)



Start the conversation with your business owners today!

For more information

Contact your Nationwide wholesaler or visit nationwide.com



• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

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